

energy efficient in an effort to reduce heating costs and the Energy Conservation Housing Rehabilitation program, which provides rehabilitation to homes that will result in energy conservation.

- Continue the Weatherization and the Get the Lead Out! Programs.
- Continue to administer an Economic Development Loan Program that provides loans to businesses that agree to create jobs for low-income persons. For every \$20,000 loaned, a job must be created that is filled by a low-income person. .
- Continue to operate an Individual Development Account Program to increase the resources available for homeownership, higher education, or entrepreneurial activities for participating low/moderate-income residents. The program also provides intensive classes in financial literacy, home buying, small business start-up and educational counseling.
- Resurrection of the Neighborhood Network to create a neighborhood umbrella organization who is charged with:
 1. Coordinating the exchange of information among citizens, neighborhood organizations and City staff and;
 2. Providing technical assistance to neighborhood groups and leaders.

DEVELOP THE INSTITUTIONAL STRUCTURE

The City will continue to promote coordination in the identification of resources and implementation of programs to meet the needs of this community. Several actions are expected over the next program year.

- The City will work with and strengthen neighborhood groups to achieve the goals of focus area plans.
- The City has established working relationships with a number of neighborhood business development organizations, such as the Seventh Street Area Development Council, Inc. (also known as Mid Town District), SouthWest Ideas For Today and Tomorrow, Inc. (SWIFTT), the State Street Business Association (West State Street), North End Commons, and Neighborhood Networks. City staff will continue to provide technical assistance and guidance to these organizations in order to enhance and develop their capacity to serve their neighborhood business districts. The City is also beginning to work with emerging groups to identify and address the issues facing other commercial areas, such as the N. Main Street & W. Riverside area. The city will also continue to work closely with the Northern Illinois Minority Companies Association (NIMCA) in an effort to strengthen minority- and woman-owned businesses in the Rockford area.

- The City will continue providing staff support to the Mayors' Community Task Force on the Homeless.
- The City will continue its efforts to strengthen the existing housing non-profits by providing technical resources and access to resources while fostering the development of new ones to serve specific areas and populations. The City plans to conduct at least one workshop in this period to help meet this strategy.
- Finally, the City will continue to promote coordination between local realtors and lenders to more effectively serve low-income potential homeowners. Such coordination has already resulted in the provision of our down payment/closing cost assistance programs and with the several lenders that have entered into partnership agreements with the City of Rockford.

ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES AND FOSTER PUBLIC HOUSING IMPROVEMENTS AND RESIDENT INITIATIVES

The Community Development Department of the City of Rockford mission statement is to: Provide leadership, foster partnerships and promote balanced growth to enhance the quality of life in all neighborhoods. To that end, the City of Rockford as a whole will place special emphasis on enhancing coordination by encouraging housing related groups, which are in place, to meet on a regular basis and to establish goals, priorities and strategies. The intent is to develop a more coordinated effort in addressing the needs of all low-income residents, including those in public housing. This will be achieved in part by providing staff support to these groups. Specifically, these efforts include:

- 1) Coordinating and developing city funded rehabilitation and homeowner programs with the assistance of local lenders, realtors and housing non-profits.
- 2) Coordinating city-funded home ownership programs through the Rockford Homestead Board.
- 3) Coordinating with housing non-profits by city representation on the coalition of housing interest groups.
- 4) Coordinating and implementing innovative programs and activities in conjunction with neighborhood business district organizations, local lenders, investors, and for-profit businesses. City staff serves as ex officio members of the board of several neighborhood businesses district organizations, such as River District, Inc. and the Seventh Street Area Development Council, Inc.
- 5) Coordinating the rehab programs with the City Community Development, Human Services, and Building Departments